

Indicator 9: Penalties and Forfeitures Issued - 2nd Quarter 2003

Large Insurers (400 Claims or more per year)

| <u>NAIC</u> | <u>INSURER</u> | <u>Claims</u> | <u>Forfeitures & penalties</u> | <u>No Penalty Ratio</u> | <u>Year To Date</u> | <u>3 Year Percent</u> |
|--------------------------|---------------------------------|---------------|--|-----------------------------|---------------------|-----------------------|
| 15261 | SOCIETY INSURANCE A MUTUAL C | 316 | 3 | 99.05% | 99.04% | 99.53% |
| 15091 | RURAL MUTUAL INS CO | 82 | 1 | 98.78% | 98.73% | 98.02% |
| 21407 | EMCASCO INSURANCE CO | 107 | 2 | 98.13% | 97.18% | 98.42% |
| 29157 | UNITED WISCONSIN | 173 | 4 | 97.69% | 98.34% | 99.50% |
| 15350 | WEST BEND MUTUAL INS CO | 489 | 15 | 96.93% | 97.82% | 99.45% |
| 25674 | TRAVELERS INDEMNITY CO OF IL | 226 | 9 | 96.02% | 96.58% | 97.53% |
| 24988 | SENTRY INSURANCE A MUTUAL CO | 487 | 29 | 94.05% | 94.56% | 97.61% |
| 21458 | EMPLOYERS INSURANCE OF WAUS | 429 | 26 | 93.94% | 94.91% | 94.46% |
| 10677 | CINCINNATI INSURANCE CO THE | 89 | 6 | 93.26% | 94.48% | 97.00% |
| 40827 | COMBINED SPECIALTY INSURANCE | 136 | 11 | 91.91% | 93.57% | 96.66% |
| SI | GENERAL MOTORS CORPORATION | 32 | 3 | 90.63% | 92.00% | 92.94% |
| SI | DEPT OF ADMINISTRATION | 106 | 10 | 90.57% | 91.89% | 97.46% |
| 24872 | CONNECTICUT INDEMNITY CO THE | 20 | 2 | 90.00% | 83.78% | 92.64% |
| SI | CITY OF MILWAUKEE | 176 | 18 | 89.77% | 94.55% | 98.76% |
| 26042 | WAUSAU UNDERWRITERS INS CO | 126 | 13 | 89.68% | 92.45% | 95.06% |
| 16535 | ZURICH AMERICAN INSURANCE CO | 397 | 43 | 89.17% | 91.25% | 94.19% |
| 14184 | ACUITY INSURANCE CO | 312 | 36 | 88.46% | 89.52% | 97.51% |
| 26069 | WAUSAU BUSINESS INS CO | 104 | 12 | 88.46% | 92.70% | 95.15% |
| 23817 | ILLINOIS NATIONAL INS CO | 112 | 13 | 88.39% | 91.44% | 89.88% |
| 19445 | NATIONAL UNION FIRE INS CO OF P | 81 | 12 | 85.19% | 85.88% | 89.56% |
| 35386 | FIDELITY & GUARANTY INS CO | 101 | 17 | 83.17% | 85.19% | 89.02% |
| 20494 | TRANSPORTATION INSURANCE CO | 152 | 27 | 82.24% | 82.67% | 94.65% |
| 23043 | LIBERTY MUTUAL INS CO | 95 | 18 | 81.05% | 80.52% | 87.97% |
| 24449 | REGENT INSURANCE CO | 168 | 44 | 73.81% | 83.15% | 95.98% |
| 23035 | LIBERTY MUTUAL FIRE INS CO | 251 | 66 | 73.71% | 79.86% | 85.88% |
| 24147 | OLD REPUBLIC INS CO | 109 | 30 | 72.48% | 80.99% | 90.47% |
| 22977 | LUMBERMENS MUTUAL CAS CO | 74 | 35 | 52.70% | 47.50% | 87.68% |
| 18910 | AMERICAN PROTECTION INS CO | 89 | 46 | 48.31% | 77.63% | 90.21% |
| 22748 | PACIFIC EMPLOYERS INS CO | 70 | 45 | 35.71% | 51.20% | 85.71% |
| 30562 | AMERICAN MANUFACTURERS MUT | 11 | 9 | 18.18% | 56.82% | 88.44% |
| Totals for Group: | | 5,120 | 605 | 88.18% | 90.16% | 94.97% |

Indicator 9: Penalties and Forfeitures Issued - 2nd Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

| <u>NAIC</u> | <u>INSURER</u> | <u>Claims</u> | <u>Forfeitures & penalties</u> | <u>No Penalty Ratio</u> | <u>Year To Date</u> | <u>3 Year Percent</u> |
|-------------|--------------------------------|---------------|--|-----------------------------|---------------------|-----------------------|
| 25402 | AMCOMP ASSURANCE CORP | 61 | 0 | 100.00% | 100.00% | 99.51% |
| 13986 | FRANKENMUTH MUTUAL INS CO | 57 | 0 | 100.00% | 100.00% | 97.24% |
| 18988 | AUTO OWNERS INS CO | 30 | 0 | 100.00% | 100.00% | 100.00% |
| 10472 | CAPITOL INDEMNITY CORP | 29 | 0 | 100.00% | 100.00% | 99.81% |
| SI | MILWAUKEE TRANSPORT SERVIC | 29 | 0 | 100.00% | 100.00% | 100.00% |
| SI | BRUNSWICK CORPORATION | 26 | 0 | 100.00% | 100.00% | 96.56% |
| SI | STORA ENSO NORTH AMERICA COR | 26 | 0 | 100.00% | 100.00% | 98.86% |
| 42480 | VENTURE INS CO | 20 | 0 | 100.00% | 100.00% | 99.68% |
| 19682 | HARTFORD FIRE INSURANCE CO | 18 | 0 | 100.00% | 100.00% | 96.48% |
| SI | TARGET CORP | 18 | 0 | 100.00% | 100.00% | 96.92% |
| 13021 | UNITED FIRE & CASUALTY CO | 12 | 0 | 100.00% | 100.00% | 97.73% |
| 31895 | AMERICAN INTERSTATE INS CO | 7 | 0 | 100.00% | 100.00% | 98.34% |
| 22659 | INDIANA INSURANCE CO | 6 | 0 | 100.00% | 100.00% | 99.08% |
| 21237 | CASUALTY RECIPROCAL EXCHANG | 6 | 0 | 100.00% | 100.00% | 98.33% |
| 22322 | GREENWICH INSURANCE CO | 53 | 1 | 98.11% | 99.06% | 99.60% |
| 19275 | AMERICAN FAMILY MUTUAL INS C | 46 | 1 | 97.83% | 98.96% | 99.54% |
| 21415 | EMPLOYERS MUTUAL CASUALTY C | 85 | 3 | 96.47% | 98.32% | 98.32% |
| SI | UW-SYSTEM ADMINISTRATION | 63 | 1 | 98.41% | 98.25% | 98.18% |
| 14303 | INTEGRITY MUTUAL INS CO | 49 | 1 | 97.96% | 98.21% | 99.54% |
| SI | COOPER POWER SYSTEMS INC | 33 | 0 | 100.00% | 97.87% | 98.90% |
| 25682 | TRAVELERS INDEMNITY CO OF CT T | 22 | 0 | 100.00% | 97.87% | 96.22% |
| 15393 | WISCONSIN AMERICAN MUTUAL I | 15 | 1 | 93.33% | 97.50% | 97.32% |
| SI | COUNTY OF MILWAUKEE | 35 | 2 | 94.29% | 97.26% | 98.82% |
| 29459 | TWIN CITY FIRE INS CO | 70 | 2 | 97.14% | 96.69% | 96.23% |
| 13935 | FEDERATED MUTUAL INS CO | 55 | 0 | 100.00% | 95.93% | 98.94% |
| 10239 | SECURA SUPREME | 11 | 0 | 100.00% | 95.83% | 98.80% |
| SI | BRIGGS & STRATTON CORP | 29 | 3 | 89.66% | 95.77% | 97.83% |
| SI | CITY OF MADISON | 28 | 2 | 92.86% | 95.52% | 95.45% |
| 30104 | HARTFORD UNDERWRITERS INS CO | 22 | 0 | 100.00% | 95.12% | 97.13% |
| 19259 | SELECTIVE INS CO OF SOUTH CARO | 20 | 1 | 95.00% | 94.87% | 92.02% |
| 39357 | TRAVELERS INSURANCE CO THE | 62 | 4 | 93.55% | 94.85% | 95.77% |
| 24678 | ROYAL INDEMNITY CO | 59 | 4 | 93.22% | 94.53% | 96.75% |
| SI | KOHLER CORPORATION | 59 | 2 | 96.61% | 94.20% | 97.59% |
| 24830 | CITIES & VILLAGES MUTUAL INS C | 21 | 0 | 100.00% | 93.88% | 98.84% |
| 40967 | ST PAUL FIRE & CASUALTY INS CO | 24 | 1 | 95.83% | 93.22% | 96.26% |
| 24589 | AMERICAN & FOREIGN INS CO | 69 | 6 | 91.30% | 92.96% | 96.53% |
| SI | SCHNEIDER NATIONAL CARRIERS I | 27 | 2 | 92.59% | 92.31% | 96.88% |
| SI | WISCONSIN BELL INC | 13 | 3 | 76.92% | 92.31% | 59.24% |
| 22543 | SECURA INSURANCE A MUTUAL C | 82 | 7 | 91.46% | 91.67% | 97.61% |
| 25976 | UTICA MUTUAL INS CO | 8 | 0 | 100.00% | 91.67% | 90.52% |
| 31003 | TRI STATE INS CO OF MN | 58 | 5 | 91.38% | 91.04% | 95.30% |
| 24767 | ST PAUL FIRE & MARINE INS CO | 73 | 4 | 94.52% | 90.97% | 94.22% |
| 24791 | ST PAUL MERCURY INS CO | 22 | 2 | 90.91% | 90.91% | 95.65% |
| 19410 | COMMERCE & INDUSTRY INS CO | 36 | 4 | 88.89% | 90.48% | 96.39% |
| 24228 | PEKIN INSURANCE CO | 18 | 4 | 77.78% | 90.48% | 94.55% |
| 19380 | AMERICAN HOME ASSURANCE CO | 92 | 8 | 91.30% | 90.24% | 92.95% |
| 26956 | WIS COUNTY MUTUAL INS CORP | 25 | 2 | 92.00% | 90.16% | 95.38% |
| 14591 | MILWAUKEE MUTUAL INS CO | 15 | 1 | 93.33% | 90.00% | 96.21% |
| 40142 | AMERICAN ZURICH INS CO | 13 | 3 | 76.92% | 89.74% | 94.69% |
| 24414 | GENERAL CAS CO OF WI | 87 | 18 | 79.31% | 89.42% | 94.36% |

Indicator 9: Penalties and Forfeitures Issued - 2nd Quarter 2003

Medium Size Insurers (85 -399 Claims or more per year)

| <u>NAIC</u> | <u>INSURER</u> | <u>Claims</u> | <u>Forfeitures & penalties</u> | <u>No Penalty Ratio</u> | <u>Year To Date</u> | <u>3 Year Percent</u> |
|--------------------------|--------------------------------|---------------|--|-----------------------------|---------------------|-----------------------|
| 25879 | FIDELITY & GUARANTY INS UNDERW | 6 | 2 | 66.67% | 88.89% | 85.52% |
| 20281 | FEDERAL INSURANCE CO | 51 | 5 | 90.20% | 88.66% | 95.30% |
| 24902 | SECURITY INSURANCE CO OF HART | 38 | 5 | 86.84% | 87.88% | 95.05% |
| 19429 | INSURANCE COMPANY OF STATE O | 32 | 4 | 87.50% | 87.50% | 92.27% |
| 26980 | ROYAL INSURANCE CO OF AMERIC | 13 | 2 | 84.62% | 87.50% | 91.88% |
| 10166 | ACCIDENT FUND INS CO OF AMERIC | 48 | 7 | 85.42% | 87.36% | 93.81% |
| 20443 | CONTINENTAL CASUALTY CO | 31 | 6 | 80.65% | 87.30% | 92.31% |
| 20486 | TRANSCONTINENTAL INSURANCE C | 64 | 3 | 95.31% | 86.67% | 95.79% |
| 26425 | WAUSAU GENERAL INS CO | 32 | 7 | 78.13% | 86.30% | 94.41% |
| 19305 | ASSURANCE COMPANY OF AMER | 12 | 2 | 83.33% | 84.78% | 88.46% |
| SI | MILWAUKEE BOARD OF SCHOOL D | 80 | 24 | 70.00% | 84.02% | 96.31% |
| SI | DAIMLERCHRYSLER CORPORATIO | 19 | 4 | 78.95% | 83.78% | 73.41% |
| 19895 | ATLANTIC MUTUAL INS CO | 4 | 2 | 50.00% | 81.82% | 87.72% |
| 25887 | UNITED STATES FIDELITY & GUARA | 42 | 14 | 66.67% | 78.75% | 90.27% |
| 20346 | PACIFIC INDEMNITY CO | 18 | 3 | 83.33% | 78.05% | 95.87% |
| 21873 | FIREMANS FUND INS CO | 26 | 3 | 88.46% | 77.19% | 92.40% |
| 22918 | AMERICAN MOTORISTS | 33 | 9 | 72.73% | 76.92% | 88.21% |
| 42404 | LIBERTY INSURANCE CORP | 16 | 6 | 62.50% | 75.86% | 88.66% |
| SI | GEORGIA PACIFIC CORPORATION | 8 | 3 | 62.50% | 50.00% | 78.82% |
| 41181 | UNIVERSAL UNDERWRITERS INS C | 9 | 5 | 44.44% | -14.29% | 76.30% |
| Totals for Group: | | 2,426 | 214 | 91.18% | 92.13% | 95.41% |

Indicator 9: Penalties and Forfeitures Issued - 2nd Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

| <u>NAIC</u> | <u>INSURER</u> | <u>Claims</u> | <u>Forfeitures & penalties</u> | <u>No Penalty Ratio</u> | <u>Year To Date</u> | <u>3 Year Percent</u> |
|-------------|--------------------------------|---------------|--|-----------------------------|---------------------|-----------------------|
| SI | COUNTY OF ROCK | 19 | 0 | 100.00% | 100.00% | 100.00% |
| SI | JOURNAL SENTINEL INC | 12 | 0 | 100.00% | 100.00% | 100.00% |
| SI | MARTEN TRANSPORT LTD | 11 | 0 | 100.00% | 100.00% | 100.00% |
| 18767 | CHURCH MUTUAL INSURANCE CO | 10 | 0 | 100.00% | 100.00% | 100.00% |
| SI | COUNTY OF DODGE | 9 | 0 | 100.00% | 100.00% | 100.00% |
| SI | COUNTY OF WASHINGTON | 8 | 0 | 100.00% | 100.00% | 100.00% |
| SI | COUNTY OF WINNEBAGO | 7 | 0 | 100.00% | 100.00% | 100.00% |
| SI | COUNTY OF OUTAGAMIE | 5 | 0 | 100.00% | 100.00% | 100.00% |
| SI | COUNTY OF SHEBOYGAN | 5 | 0 | 100.00% | 100.00% | 100.00% |
| SI | COUNTY OF WAUKESHA | 4 | 0 | 100.00% | 100.00% | 100.00% |
| SI | COUNTY OF JEFFERSON | 3 | 0 | 100.00% | 100.00% | 100.00% |
| SI | COUNTY OF MANITOWOC | 2 | 0 | 100.00% | 100.00% | 100.00% |
| SI | COUNTY OF WALWORTH | 2 | 0 | 100.00% | 100.00% | 100.00% |
| SI | TEXTRON INC | 1 | 0 | 100.00% | 100.00% | 100.00% |
| 25151 | STATE FARM GENERAL INS CO | 1 | 0 | 100.00% | 100.00% | 100.00% |
| SI | ILLINOIS TOOL WORKS INC | 0 | 0 | 0.00% | 100.00% | 100.00% |
| SI | USF HOLLAND INC | 12 | 0 | 100.00% | 100.00% | 99.40% |
| 29424 | HARTFORD CASUALTY INS CO | 9 | 0 | 100.00% | 100.00% | 99.26% |
| 25143 | STATE FARM FIRE & CASUALTY CO | 22 | 1 | 95.45% | 97.44% | 99.22% |
| SI | COUNTY OF LA CROSSE | 15 | 1 | 93.33% | 95.83% | 99.20% |
| SI | BENEVOLENT CORPORATION CEDA | 7 | 0 | 100.00% | 100.00% | 99.17% |
| SI | KWIK TRIP INC | 18 | 0 | 100.00% | 95.83% | 99.15% |
| 21180 | SENTRY SELECT | 16 | 0 | 100.00% | 100.00% | 99.08% |
| 20109 | BITUMINOUS FIRE & MARINE INS C | 3 | 0 | 100.00% | 100.00% | 99.07% |
| SI | VOLLRATH COMPANY LLC | 8 | 0 | 100.00% | 100.00% | 99.02% |
| 36919 | HAWKEYE SECURITY INS CO | 13 | 0 | 100.00% | 100.00% | 98.28% |
| 28665 | CINCINNATI CASUALTY CO THE | 18 | 0 | 100.00% | 100.00% | 98.22% |
| 20397 | VIGILANT INSURANCE CO | 8 | 1 | 87.50% | 91.67% | 98.13% |
| 15377 | WESTERN NATIONAL MUTUAL INS C | 9 | 0 | 100.00% | 100.00% | 98.10% |
| SI | TECUMSEH PRODUCTS COMPANY | 20 | 0 | 100.00% | 96.97% | 98.09% |
| 26662 | MILWAUKEE CASUALTY INSURAN | 11 | 0 | 100.00% | 95.24% | 98.06% |
| SI | COUNTY OF DANE | 8 | 0 | 100.00% | 100.00% | 97.97% |
| SI | WISCONSIN PUBLIC SERVICE CORP | 10 | 1 | 90.00% | 95.83% | 97.96% |
| 23108 | LUMBERMEN'S UNDERWRITING AL | 3 | 0 | 100.00% | 100.00% | 97.88% |
| SI | STI HOLDINGS, INC | 0 | 1 | 0.00% | 66.67% | 97.73% |
| SI | CASE LLC | 4 | 0 | 100.00% | 100.00% | 97.67% |
| SI | HARNISCHFEGER CORPORATION | 8 | 0 | 100.00% | 100.00% | 97.66% |
| 14516 | HARLEYSVILLE LAKE STATES INS C | 1 | 0 | 100.00% | 100.00% | 97.56% |
| 19038 | TRAVELERS CASUALTY & SURETY C | 22 | 1 | 95.45% | 97.83% | 97.50% |
| SI | KIMBERLY-CLARK CORPORATION | 19 | 0 | 100.00% | 100.00% | 97.38% |
| SI | DEPT OF TRANSPORTATION | 14 | 0 | 100.00% | 100.00% | 97.26% |
| 21113 | UNITED STATES FIRE INS CO | 17 | 0 | 100.00% | 96.88% | 97.09% |
| SI | COUNTY OF BROWN | 7 | 1 | 85.71% | 93.33% | 96.92% |
| SI | DELPHI CORPORATION | 3 | 2 | 33.33% | 50.00% | 96.92% |
| 23280 | CINCINNATI INDEMNITY CO | 3 | 0 | 100.00% | 100.00% | 96.89% |
| SI | FORT JAMES OPERATING COMPAN | 0 | 0 | 0.00% | 33.33% | 96.55% |
| 24732 | GENERAL INSURANCE CO OF AMER | 0 | 0 | 0.00% | 100.00% | 96.55% |
| 20427 | AMERICAN CASUALTY CO OF REA | 6 | 0 | 100.00% | 91.67% | 96.47% |
| SI | FEDERAL EXPRESS CORPORATION | 9 | 0 | 100.00% | 93.33% | 96.41% |
| 21865 | ASSOCIATED INDEMNITY CORP | 6 | 1 | 83.33% | 88.24% | 96.39% |

Indicator 9: Penalties and Forfeitures Issued - 2nd Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

| <u>NAIC</u> | <u>INSURER</u> | <u>Claims</u> | <u>Forfeitures & penalties</u> | <u>No Penalty Ratio</u> | <u>Year To Date</u> | <u>3 Year Percent</u> |
|-------------|---------------------------------|---------------|--|-----------------------------|---------------------|-----------------------|
| 20508 | VALLEY FORGE INS CO | 22 | 1 | 95.45% | 97.37% | 96.30% |
| 23582 | HARLEYSVILLE INSURANCE CO | 6 | 0 | 100.00% | 90.00% | 96.05% |
| 11371 | GREAT WEST CASUALTY CO | 14 | 1 | 92.86% | 92.59% | 96.00% |
| 14176 | HASTINGS MUTUAL INS CO | 13 | 1 | 92.31% | 86.96% | 95.94% |
| SI | LAND O LAKES INC | 1 | 2 | -100.00% | 83.33% | 95.58% |
| 22292 | HANOVER INSURANCE CO THE | 14 | 0 | 100.00% | 100.00% | 95.44% |
| 33006 | AMERICAN PHYSICIANS ASSURANC | 7 | 0 | 100.00% | 100.00% | 95.35% |
| 14117 | GRINNELL MUT REINSUR CO | 7 | 0 | 100.00% | 100.00% | 95.10% |
| 13331 | AMERICAN HARDWARE MUTUAL I | 6 | 0 | 100.00% | 100.00% | 95.06% |
| 25615 | CHARTER OAK FIRE INS CO | 3 | 0 | 100.00% | 90.00% | 94.90% |
| 45934 | AMERICAN COMPENSATION | 3 | 0 | 100.00% | 100.00% | 94.59% |
| SI | RIPON FOODS INC | 3 | 0 | 100.00% | 100.00% | 94.23% |
| 13439 | PARTNERS MUTUAL INS CO | 6 | 0 | 100.00% | 81.82% | 94.17% |
| 10545 | FREMONT CASUALTY INSURANCE | 1 | 0 | 100.00% | 100.00% | 94.12% |
| SI | ALLEN-BRADLEY COMPANY LLC | 11 | 0 | 100.00% | 100.00% | 94.09% |
| 21040 | FREMONT INDEMNITY CO | 3 | 0 | 100.00% | 100.00% | 94.03% |
| 33588 | FIRST LIBERTY INS CORP THE | 21 | 0 | 100.00% | 97.37% | 93.48% |
| SI | KOHL'S FOOD STORES INC | 5 | 1 | 80.00% | 87.50% | 93.33% |
| 37478 | HARTFORD INSURANCE CO OF THE M | 5 | 0 | 100.00% | 100.00% | 93.15% |
| 14265 | INDIANA LUMBERMENS MUTUAL I | 9 | 0 | 100.00% | 100.00% | 92.86% |
| 24880 | FIRE & CASUALTY INS CO OF CT TH | 1 | 0 | 100.00% | 60.00% | 92.78% |
| 25658 | TRAVELERS INDEMNITY COMPANY | 1 | 1 | 0.00% | 62.50% | 92.59% |
| 21105 | NORTH RIVER INS CO THE | 1 | 1 | 0.00% | 33.33% | 92.50% |
| 24112 | WESTFIELD INSURANCE CO | 4 | 0 | 100.00% | 66.67% | 91.80% |
| SI | CONSOLIDATED PAPERS INC | 1 | 0 | 100.00% | 100.00% | 91.80% |
| 24775 | ST PAUL GUARDIAN INS CO | 5 | 1 | 80.00% | 85.71% | 91.45% |
| 21261 | ELECTRIC INSURANCE CO | 8 | 0 | 100.00% | 86.67% | 91.43% |
| SI | EMERSON ELECTRIC COMPANY | 8 | 2 | 75.00% | 90.32% | 91.33% |
| 21857 | AMERICAN INSURANCE CO THE | 1 | 2 | -100.00% | 55.56% | 90.82% |
| 27855 | ZURICH AMERICAN INS OF IL | 2 | 2 | 0.00% | 60.00% | 90.74% |
| 10502 | MERIDIAN CITIZENS MUTUAL INSU | 2 | 0 | 100.00% | 100.00% | 90.65% |
| 19704 | AMERICAN STATES INS CO | 1 | 1 | 0.00% | 62.50% | 90.00% |
| 24074 | OHIO CASUALTY INS CO | 7 | 2 | 71.43% | 75.00% | 89.63% |
| 24422 | LEGION INSURANCE CO | 4 | 0 | 100.00% | 71.43% | 89.27% |
| 37273 | FIREMANS FUND INS CO OF WI | 8 | 2 | 75.00% | 87.50% | 88.24% |
| SI | KMART CORPORATION | 1 | 2 | -100.00% | -300.00% | 88.00% |
| 33600 | L M INSURANCE CORP | 1 | 0 | 100.00% | 100.00% | 87.77% |
| 22489 | HIGHLANDS INSURANCE CO | 1 | 0 | 100.00% | 50.00% | 87.42% |
| 19690 | AMERICAN ECONOMY INS CO | 1 | 1 | 0.00% | 80.00% | 87.12% |
| 26247 | AMERICAN GUARANTEE & LIABIL | 9 | 0 | 100.00% | 90.91% | 87.02% |
| SI | J C PENNEY CORPORATION INC | 6 | 0 | 100.00% | 100.00% | 86.79% |
| 18023 | STAR INSURANCE CO | 5 | 0 | 100.00% | 83.33% | 86.67% |
| SI | WISCONSIN ELECTRIC POWER COM | 8 | 0 | 100.00% | 87.50% | 86.36% |
| 42650 | ONEBEACON MIDWEST INS CO | 4 | 0 | 100.00% | 87.50% | 85.59% |
| 10804 | CONTINENTAL WESTERN INS CO | 13 | 0 | 100.00% | 96.67% | 84.15% |
| SI | KRAFT FOODS NORTH AMERICA IN | 0 | 0 | 0.00% | 0.00% | 84.09% |
| 22667 | ACE AMERICAN INSURANCE CO | 28 | 7 | 75.00% | 77.55% | 83.22% |
| 19801 | ARGONAUT INS CO | 0 | 0 | 0.00% | 100.00% | 79.75% |
| 29785 | NN INSURANCE CO | 0 | 0 | 0.00% | 0.00% | 79.73% |
| SI | CONAGRA DAIRY FOODS COMPAN | 2 | 2 | 0.00% | 33.33% | 79.17% |

Indicator 9: Penalties and Forfeitures Issued - 2nd Quarter 2003

Small Size Insurers (Less than 85 Claims per year)

| <u>NAIC</u> | <u>INSURER</u> | <u>Claims</u> | <u>Forfeitures & penalties</u> | <u>No Penalty Ratio</u> | <u>Year To Date</u> | <u>3 Year Percent</u> |
|--------------------------|------------------------------|---------------|--|-----------------------------|---------------------|-----------------------|
| 19356 | MARYLAND CASUALTY CO | 9 | 2 | 77.78% | 81.82% | 78.95% |
| SI | INTERNATIONAL PAPER COMPANY | 24 | 5 | 79.17% | 67.86% | 75.47% |
| 25135 | STATE AUTOMOBILE MUTUAL INS | 0 | 0 | 0.00% | 100.00% | 75.00% |
| 20613 | AMERICAN EMPLOYERS INS CO | 0 | 0 | 0.00% | 100.00% | 73.53% |
| 20621 | ONEBEACON AMERICA INSURANCE | 3 | 0 | 100.00% | 100.00% | 69.93% |
| 19828 | ARGONAUT MIDWEST INS CO | 2 | 0 | 100.00% | 100.00% | 68.42% |
| 25534 | TIG INSURANCE CO | 0 | 1 | 0.00% | 0.00% | 68.18% |
| 24732 | PENNSYLVANIA GENERAL INSURA | 1 | 0 | 100.00% | 0.00% | 68.02% |
| 20699 | ACE PROPERTY AND CASUALTY IN | 0 | 0 | 0.00% | -200.00% | 11.11% |
| Totals for Group: | | 760 | 50 | 93.42% | 92.65% | 93.09% |